

Going Online with Investments

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More and more we find ourselves using the Internet to help us in many aspects of our lives, both personal and professional. So it makes sense that at Prudential, we've embraced the Internet to help you grow your business, maintain your competitive edge, plan your time and resources, and respond to your clients' needs.

We've written this guide with one goal in mind: to show you how to get online with us – and what to do when you get there. Whatever your level of understanding, reading through this guide will take you no more than twenty minutes. But it's time well spent. Once you make the transition and realise the real benefits of doing business online, you won't look back.

The screenshot displays the Prudential website interface. At the top, there is a navigation bar with the Prudential logo and a search bar. Below the navigation bar, there are several content blocks:

- Fund information:** A list of links including "Additional fund choice", "Dynamic Portfolios", "Fund literature", "Fund prices and information", and "The PruSelect fund range".
- Online services:** A list of links including "Illustrations", "New Business Submission", "New Business Tracking", "Individual Policy Servicing", "Group Pensions Servicing", "Agency Administration", and "Help Getting Started".
- Email updates:** A section titled "Keep informed on subjects relevant to you" with a "Sign up" button.
- On our Flexible Investment Plan and Prudential Investment Plan:** A large blue banner with a "Find out more" button and a mouse cursor.
- On 7 November we launched further improvements to our online services, including:** A list of bullet points detailing new features like "View clients' policies and full transaction history details" and "Get combined online valuations".
- All your literature needs:** A section with a "View our literature library" link and an image of a brochure.
- Try our tools and calculators:** A section with a "PruFund Guarantee Calculator" link and a red seal icon.

At the bottom of the page, there is a link for "Important legal information | Terms & Conditions".

More and more financial advisers are going online. Here's why:

Access: You no longer have to keep filing cabinets full of product literature, or spend ages on the phone. On pruadviser.co.uk you can access most of the support you need to sell and service our products online, including brochures, illustrations, new business submission and Individual policy servicing.

Convenience: The site is available outside normal office hours, so it's much easier to get the information you need. You can conduct your business almost entirely from your computer. And with a laptop, you can go online virtually anywhere, using mobile technology.

Cost: By arranging illustrations and purchasing policies online, you can save time and costs per transaction – a real saving for your business.

Hassle-free: We work really closely with advisers when we develop our online services, so the website is intuitive, and easy to find your way around.

Security: You have completely secure access through UNIPASS[®], the leading provider of online security to the financial advice industry. Once you've got a UNIPASS[®] certificate, you'll be able to use a whole range of essential sites.

Speed: Working online reduces errors and improves the efficiency of your business. It's quicker to sell and service online, which means commission payments are usually paid earlier.

Support: You can contact our dedicated eBusiness Helpdesk by email (pruadviser.helpdesk@prudential.co.uk) or by phone (0808 234 5200) if you have any questions. Calls may be monitored or recorded for quality and security purposes.

Time: Taking your business online frees up time you would have spent processing paperwork, giving you more time to focus on generating revenue.



"I have used the Prudential extranet site for the past few years and find the site logical and straightforward. Valuations are easily accessible and provide a good record for our files. Access to on-line Illustrations is an extremely useful tool and gives us the ability to amend/change Illustrations immediately without relying on the post. Another asset is the product information and vast literature readily available."



Kim Daley of Orwell Securities,
January 2012.

Getting started

To start doing business on www.pruadviser.co.uk, you'll need a UNIPASS® certificate. UNIPASS® allows you secure access to all the leading websites for financial advisers, including pruadviser.co.uk. It's easy to apply for – it'll only take a few minutes – and it's free to all financial advisers. Once you receive it, your UNIPASS® sits on your PC, allowing you to maintain the privacy and integrity of the information you send and receive. Alternatively, you can log into our extranet site using your Assureweb or Avelo Exchange Credentials.

You don't need to register to access Prudential's adviser extranet. To access the full range of secure online services we offer, you just need a UNIPASS® or your Assureweb or Avelo Exchange Credentials.

From the homepage, simply select the product category or transaction. For some services such as valuations, you won't be asked for any further information.

For other services such as illustrations, new business submission and new business tracking you'll be asked to enter your Prudential agency account number(s). We'll only ask for this once, and the information will be saved for your next visit. If necessary, you can change the agency you're working on at any time by clicking on "Change adviser". If you're unsure of your agency numbers, our eBusiness Helpdesk can provide these. Just call us on **0808 234 5200** or email pruadviser.helpdesk@prudential.co.uk. Calls may be monitored or recorded for quality and security purposes.

Why use Unipass®?

1. UNIPASS® saves you time and money
2. No more usernames or passwords to remember
3. UNIPASS® is secure and encrypted
4. It gives you a unique identity online
5. UNIPASS® takes minutes to set up and will save you hours
6. It's easy to use
7. It's free for advisers

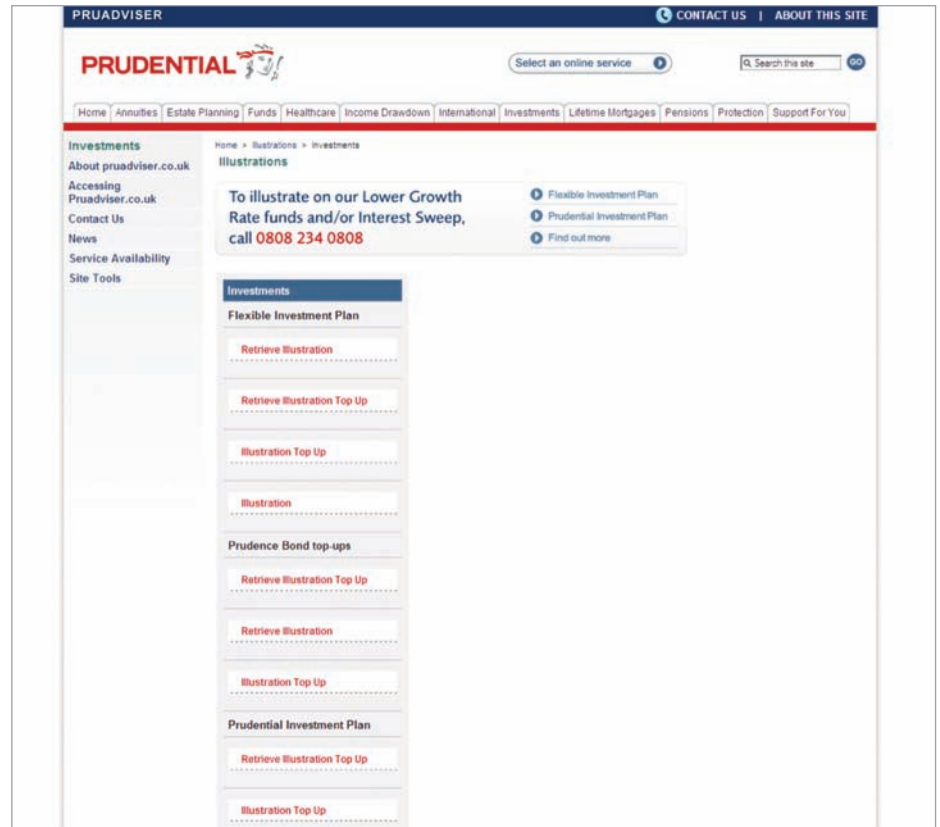
If you haven't already, go to the www.unipass.co.uk website and follow the registration process.

Illustrations

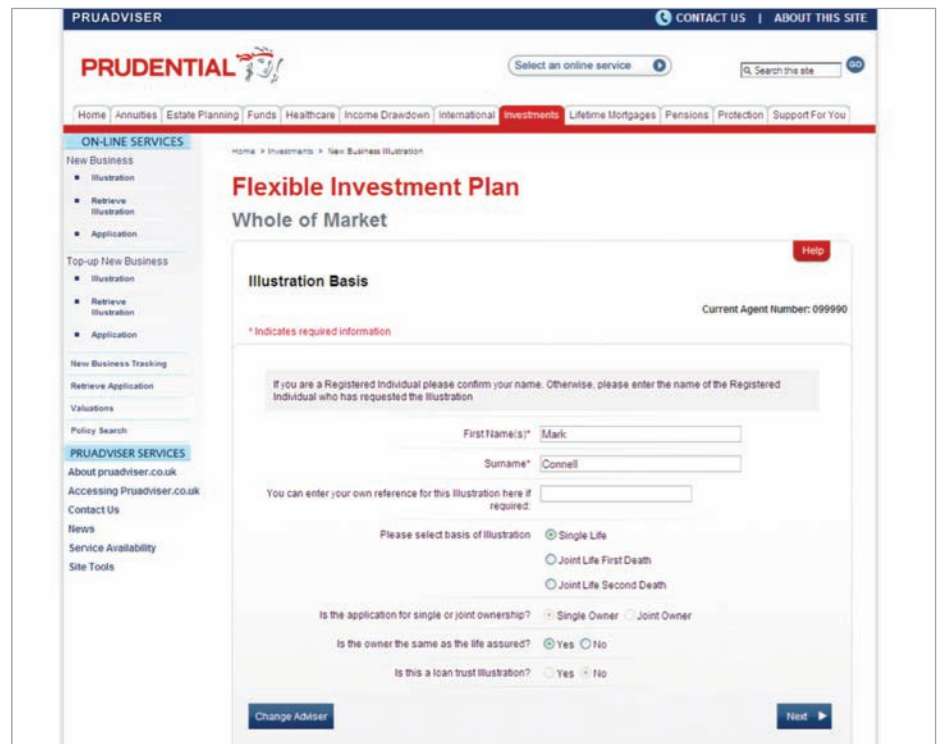
You can produce illustrations online in seconds. It's easy to review your work and correct any mistakes, so you can produce consistently high standards of service for your clients. You can also store and edit your information for as long as necessary.

The following example shows how you would create an illustration for an Onshore Investment Bond.

Step 1. Select the type of product your client wants



Step 2. Choose the Illustration Basis



Step 3. Enter your client's details

The screenshot shows the Prudential Pruadviser website interface. The main heading is "Flexible Investment Plan Whole of Market". Below this is the "Client Details" section, which includes a "Please enter the client's details:" form. The form fields are: Title (Mr), First Names (Test), Surname (Case), Date of Birth (01/01/1950), and Gender (Male). There are "Back" and "Next" buttons at the bottom of the form.

Step 4. Populate the Investment Amount (and change other defaults if required). If you wish to view or amend your commission you can do so on this screen

The screenshot shows the Prudential Pruadviser website interface. The main heading is "Flexible Investment Plan Whole of Market". Below this is the "Investment Details" section, which includes a "Product Details" form. The form fields are: "The minimum investment is £10,000.", "The maximum investment is £500,000.", "Any investments outside this range will need to be referred to your Prudential Representative.", "Has your client taken any withdrawals (excluding regular withdrawals of 5% p.a. or less) from any Prudential Bond or plan within the last 12 months?" (Yes/No), "How much does your client wish to invest?" (£10000), "Which Cash-in Charge Option does your client require?" (5 Year Option/3 Year Option), "Select the product type required" (10 Year Cash Charge Option), and "Do you wish to view/amend your commission?" (Yes/No). The "Do you wish to view/amend your commission?" field is circled in red.

Step 7. You'll receive the Illustration Summary in an instance! You can recall this information in the future. The full quotation and further options can be accessed by clicking on "Next"

The screenshot shows the Prudential website interface for a 'Flexible Investment Plan' illustration summary. The page title is 'Flexible Investment Plan Whole of Market'. The illustration summary includes the following details:

- Prudential Illustration Reference Number: E13113538
- Your Own Reference: [Blank]
- Product: Flexible Investment Plan
- First Client: Mr Test Case
- Investment: €10,000.00
- Investment Allocation: 100.75%

Below these details is a table showing Fund Allocation and Growth Rates:

Fund Allocation:	Growth Rate:		
	4.0%	6.0%	8.0%
Projected Fund at end of Year 10:	€12,200	€14,800	€17,800

Additional information includes: 'We have added an extra 0.75 % to your Allocation Rate' and 'Regular withdrawals have not been selected for this illustration'. Navigation buttons for 'Back', 'View Commission', and 'Next' are visible at the bottom.

Step 8. This screen now gives you the full range of options – you can view the full illustration and either print this or save it as a PDF document. You can also view and either print or save a partially completed application form. You can also view and print Key Features and other Sales literature. Finally you can print the Online Declaration form which is required for Applications submitted Online

The screenshot shows the 'Next Steps' section of the Prudential website. It provides the following options:

- You can view & print the full illustration below. In addition you can print a partially completed Application Form.
 - [View Illustration](#)
 - [View Application Form](#)
- You can view and print Key Features and other sales literature below.
 - [Literature](#)
- You can print the Online Declaration form which is required for Applications submitted online.
 - [View Declaration](#)

To proceed with the Online Application Process for this illustration, please click on Apply.

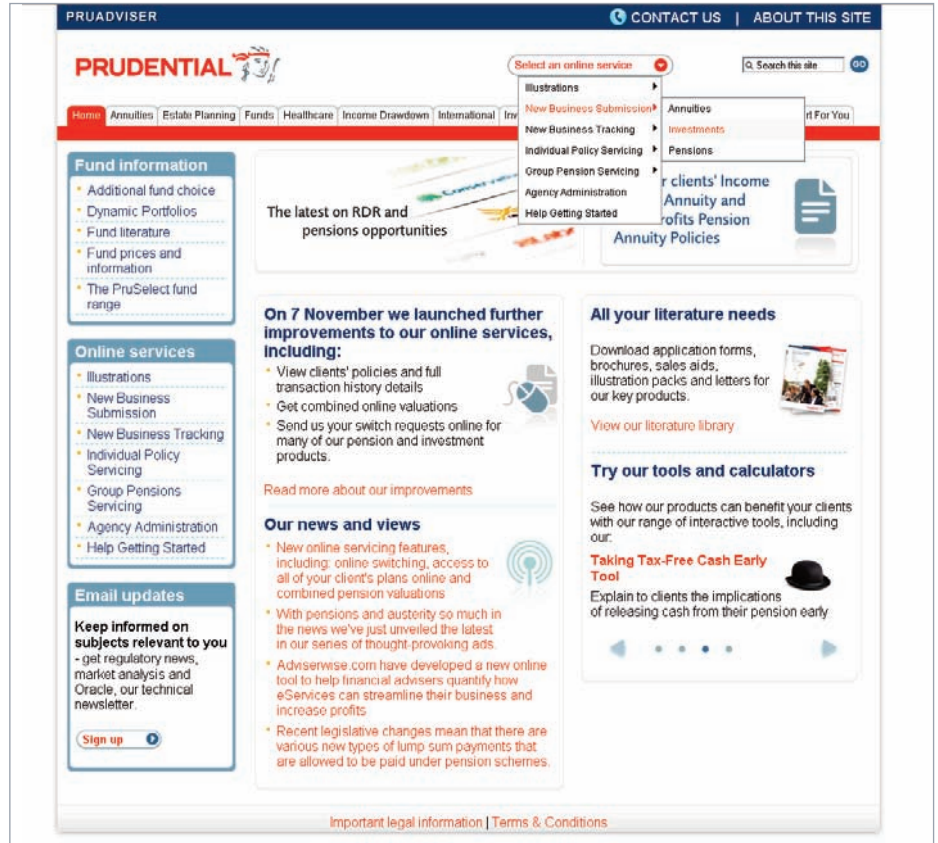
Navigation buttons for 'Apply', 'Back', and 'Next' are visible at the bottom.

Online Submission

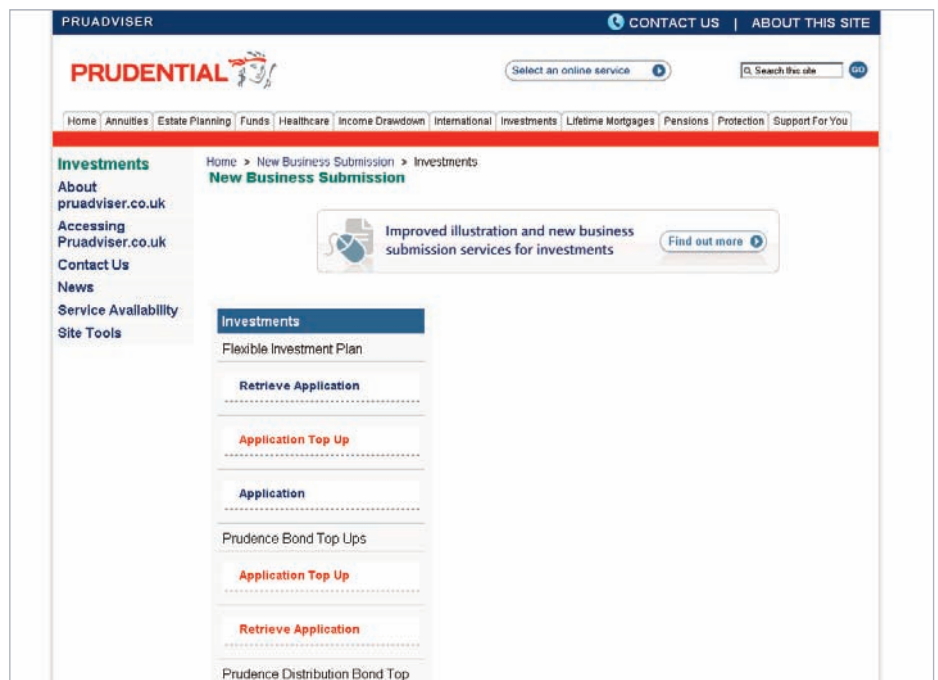
Not surprisingly, submitting new business online is really straightforward. You'll wonder how you ever managed without it. Remember, by using a UNIPASS® certificate any data submitted online is secure and encrypted. You can also save the application at any time and retrieve it to complete at a later date.

You can also retrieve your illustration and continue to submission through "next steps" so that all the client information is pre-populated into the submission form. This is a much easier and efficient process. In this example we are keying all the information from scratch).

Step 1. Select New Business Submission from the list of online services, then select the type of product your client wants.



Step 2. Then select the type of product your client wants



Step 3. Enter basis of the application

Flexible Investment Plan

Whole of Market

Help

Application Basis

Current Agent Number: 099990

* Indicates required information

The following types of application cannot be processed via this site:
 Policies:
 -set up in Trust
 -Under Power of Attorney
 -Under Assignment
 -Sliced
 -Life of Another

If you are a Registered Individual please confirm your name. Otherwise, please enter the name of the Registered Individual who has requested the Application

First Name(s)*

Surname*

You can enter your own reference for this Application here if required:

Adviser Memorable Date*

Application Date*

Application Time*

Please select basis of Application

Step 3 cont. Enter client and address details

Flexible Investment Plan

Whole of Market

Help

Client Details

* Indicates required information

Please enter the client's details:

Title:

First Names:*

Surname:*

Date of Birth:* DDMM/YYYY

Gender: Male Female

Telephone Number: Enter as numerics only.

Email Address:

Flexible Investment Plan

Whole of Market

Help

Client Address Details

* Indicates required information

To retrieve the address enter the building number (optional) and the Postcode. Alternatively, you may manually enter the address below.

Please enter the client's address:

Building Number

Post Code*

Get Address

Step 4. Enter the investment details and choose the funds

Flexible Investment Plan

Whole of Market

[Help](#)

Investment Details

The minimum investment is £10,000.
 The maximum investment is £500,000.
 Any investments outside this range will need to be referred to your Prudential Representative.

* Indicates required information

Applicant

Occupation*

Annual Income*

Source of Investment

Source of Funds*

Source of Wealth*

Has your client taken any withdrawals (excluding regular withdrawals of 5% p.a. or less) from any Prudential Bond or plan within the last 12 months? Yes No

How much does your client wish to invest? *

Which Cash-In Charge Option does your client require? 5 Year Option 3 Year Option

Select the product type required.*

Do you wish to view/amend your commission? Yes No

Flexible Investment Plan

Whole of Market

[Help](#)

Fund Details

* Indicates required information

Fund Name (Choose up to ten)	Percentage of premium allocated to each fund
<input type="text" value="Click on Down Arrow to select a Fund"/>	<input type="text" value=""/>
<input type="text" value="Click on Down Arrow to select a Fund"/>	<input type="text" value=""/>
AEGON Ethical Equity	<input type="text" value=""/>
AEGON UK Opportunities	<input type="text" value=""/>
AXA Framlington Equity Income	<input type="text" value=""/>
AXA Framlington Health	<input type="text" value=""/>
AXA Framlington UK Select Opportunities	<input type="text" value=""/>
Aberdeen American Growth	<input type="text" value=""/>
Aberdeen Emerging Markets	<input type="text" value=""/>
Aberdeen Japan Growth	<input type="text" value=""/>
Aberdeen Managed Portfolio	<input type="text" value=""/>
Aberdeen UK Growth	<input type="text" value=""/>
Artemis Capital	<input type="text" value=""/>
Artemis European Growth	<input type="text" value=""/>
Artemis Global Growth	<input type="text" value=""/>
Artemis High Income	<input type="text" value=""/>
Artemis Income	<input type="text" value=""/>
Artemis UK Growth	<input type="text" value=""/>
Artemis UK Smaller Companies	<input type="text" value=""/>
Artemis UK Special Situations	<input type="text" value=""/>
Baillie Gifford American	<input type="text" value=""/>
BlackRock Gold and General	<input type="text" value=""/>
BlackRock UK	<input type="text" value=""/>
BlackRock UK Absolute Alpha	<input type="text" value=""/>
BlackRock UK Smaller Companies	<input type="text" value=""/>
BlackRock UK Special Situations	<input type="text" value=""/>
CIC Sustainable Leaders	<input type="text" value=""/>
Cazenove UK Growth and Income	<input type="text" value=""/>
Fidelity European	<input type="text" value=""/>
Fidelity South East Asia	<input type="text" value=""/>
First State Asia Pacific Leaders	<input type="text" value=""/>

Percentage still to be allocated 100.0%

Step 5. Enter the product options, including details of any withdrawals required and choose the funds

Flexible Investment Plan
Whole of Market

Option Details [Help](#)

* Indicates required information

Does your client wish to Automatically Rebalance the investment? Yes No

Does your client require Interest Sweep? Yes No

Does your client require Guaranteed Minimum Death Benefit? Yes No

Does your client require regular withdrawals? Yes No

[Back](#) [Save](#) [Next](#)

Select the commission to be taken

Flexible Investment Plan
Whole of Market

Commission Options [Help](#)

Your commission options are outlined below.

Premium amount invested for this policy (£) 30000

Initial Commission earned (£) 1575

Payment from Prudential will be (£) 1575

Allocation rate for this policy will be (%) 100.25

Your current default deal is 5.25% Initial 0.0% Trail payable after 0 years. If you wish to amend this please contact your Prudential Representative.

Select deal required	Maximum Initial (% of Premium)	Trail Paid (% of value)	Trail to start after (years)	Min Give up to allocation (% of premium)
<input checked="" type="radio"/>	5.25	0.0	0	0.0
<input type="radio"/>	2.75	0.5	1	0.0

The following options are available to you:

You can retain all the commission payable

You can give up some of your commission to enhance the allocation rate

Complete the client verification details, then choose submit

Flexible Investment Plan
Whole of Market

Client Verification [Help](#)

* Indicates required information

The evidence I/we have obtained to verify the identity of the clients meets the standard evidence set out within the guidance for the UK Financial Sector issued by the JMLSG. [Applicant](#)

Is this Application being submitted online by someone other than the Financial Adviser?
 Yes No *

Please indicate the method of payment.

Advice Information:

Was advice given? Yes No *

[Back](#) [View Summary](#) [Save](#) [Next](#)

Step 6. You'll receive your policy number in an instant! Follow the instructions on this summary screen for what to do now. You can also print your application, populated with all data entered during the online submission.

You can now link directly from The Exchange portal to Pruadviser, to produce more detailed Illustrations and to process new business applications for our onshore Bond products. Details of these improved features:

- Use the "Refine Quote" or "Apply" buttons which appear in the results screen in The Exchange Quotes Service, to link from The Exchange through to Pruadviser Illustrations or New Business Submission services
- All client data entered on The Exchange will be pre-populated in to the relevant fields within the Pruadviser services, removing the need to re-key data and saving time.
- For Illustrations, a copy of the Illustration PDF that is produced will be returned to The Exchange and can be stored against the client record
- Likewise for New Business Submissions, a PDF copy of the Application, including all application data entered, will be returned to The Exchange and can be stored against the client record

New Business Tracking

To avoid unnecessary chase up phone calls, our New Business Tracking facility allows you to view all pipeline business, assess the status of an individual piece of business and understand the reason behind any potential delay. New business tracking is available for "Onshore and Offshore".

Step 1. Choose how you'd like to search – you can either look for a specific policy or see details of all your pipeline business

The screenshot shows the 'Request Page' in the PruAdviser system. The page title is 'Request Page'. Below the title, there is a message: 'The pipeline proposals which will be displayed relate only to the agency numbers that you have registered on the New Business Tracking service. If you wish to change or register an agency number, select the 'CHANGE ADVISER' option at the bottom of the screen.' The agency is listed as 'Mr Ryan Young'. Below this, there is a section 'Please select one of the options below:' with three radio button options: 'View New Business/Pipeline Summary' (selected), 'View Plan Details - Please enter the Plan Number' (with an input field), and 'View Scheme Summary - Please enter the Scheme Number' (with an input field). At the bottom of the page, there are buttons for 'CHANGE ADVISER', 'HELP', and 'GO'. The top navigation bar includes 'PRUADVISER', 'CONTACT US', and 'ABOUT THIS SITE'. The left sidebar contains 'CONNECT PRU' and 'PRUADVISER SERVICES' with links to 'About prudviser.co.uk', 'Accessing Prudviser.co.uk', 'Contact Us', 'News', 'Service Availability', and 'Site Tools'.

Step 2. Select the piece of pipeline business you're interested in

The screenshot shows the 'Summary Report' in the PruAdviser system. The page title is 'Summary Report'. Below the title, there is a message: 'The pipeline proposals displayed relate only to the agency numbers that you have registered on the New Business Tracking service. If you wish to change or register an agency number, select the 'CHANGE ADVISER' option at the bottom of the screen.' Below this, there is a section 'Filter your pipeline' with a 'Select Column' dropdown, a 'Select Option' dropdown, and a 'SHOW ALL' button. Below this, there is a section 'Do you want to hide columns?' with a 'Select Column' dropdown, a 'SHOW ALL' button, and a 'GO' button. Below this, there is a table with the following columns: Client, Plan, Product Type, Start Date, Contribution, Frequency, and Status. The table contains 10 rows of data. At the bottom of the page, there are buttons for 'BACK', 'CHANGE ADVISER', 'HELP', and 'CLEAR ALL SORTS'. The page number is 'PAGE: 1 2' and there is a 'NEXT PAGE' button.

Client	Plan	Product Type	Start Date	Contribution	Frequency	Status
Test A		Bond	Unknown	£200000.00	Single	Being processed
		Bond	Unknown	£100000.00	Single	Not taken Up
Prudential G		Bond	Unknown	£65500.00	Single	Being processed
Test T & Ssd S		Bond	Unknown	£232323.00	Single	Being processed
Test T & Test T		Bond	Unknown	£30000.00	Single	Being processed
Ing T		Bond	Unknown	£55890.00	Single	Being processed
Test J		Bond	Unknown	£75000.00	Single	Not taken Up
Tester T		Bond	Unknown	£100000.00	Single	Not taken Up
Test A		Bond	Unknown	£50000.00	Single	Being processed

Step 3. You'll now see details of application, including its current status

The screenshot shows the Prudential PRUADVISER interface. At the top, there's a navigation bar with 'CONTACT US' and 'ABOUT THIS SITE'. Below it is the Prudential logo and a search bar. A horizontal menu lists various services: Home, Annuities, Estate Planning, Funds, Healthcare, Income Drawdown, International, Investments, Lifetime Mortgages, Pensions, Protection, and Support For You. On the left, there's a 'CONNECT PRU' image and a sidebar with 'PRUADVISER SERVICES' including links to 'About prudviser.co.uk', 'Accessing Prudviser.co.uk', 'Contact Us', 'News', 'Service Availability', and 'Site Tools'. The main content area has a breadcrumb trail: Adviser Details | Request | Summary | Plan Information | Plan Summary | Outstanding Info/Corresp | Adviser/Comm Details | Plan Details. The 'Plan Summary' section is active, showing 'Plan Details' for a 'PRUFUND INVEST PLAN (13/09/04) - no initial charge' with a status of 'Not taken Up'. Below this, there are 'Applicant Details' showing 'Date of Birth' as 'N/A'. At the bottom, there are buttons for 'NEW SEARCH', 'PREVIOUS SEARCH', 'BACK', 'CHANGE ADVISER', 'HELP', and 'NEXT'.

Step 4. If there are any delays you'll be able to see why.

This screenshot shows the 'Outstanding Info/Correspondence Details' page in the Prudential PRUADVISER system. The layout is similar to the previous screenshot, but the breadcrumb trail is: Adviser Details | Request | Summary | Plan Information | Plan Summary | Outstanding Info/Corresp | Adviser/Comm Details | Plan Details. The 'Outstanding Info/Correspondence Details' section is active, showing 'Plan Details' for the same 'PRUFUND INVEST PLAN (13/09/04) - no initial charge' with a status of 'Not taken Up'. Below this, there are 'Applicant Details' showing 'Applicant Name'. Underneath, there's a 'Correspondence Details' section with a table with two columns: 'Correspondence' and 'Status'. At the bottom, there are buttons for 'NEW SEARCH', 'PREVIOUS SEARCH', 'BACK', 'CHANGE ADVISER', 'HELP', and 'NEXT'.

The new services within our Individual Policy Servicing have been developed based on extensive feedback from advisers, and offers several new features to make it easier and simpler for you to use.

These include:

- Revamp to our existing valuation screens
- Combined Pension Valuations
- New Policy Detail Screens
- Transaction History
- Access to valuations, policy details & transaction history for advisers with a "Letter of Authority"
- Online Switching for Investments & Personal Pensions
- Annuity Copy Statements

The screenshot displays the PRUADVISER website interface. At the top, there is a navigation bar with 'PRUADVISER' on the left and 'CONTACT US | ABOUT THIS SITE' on the right. Below this is a search bar and a 'Select an online service' dropdown menu. The main navigation bar includes links for Home, Annuities, Estate Planning, Funds, Healthcare, Income Drawdown, International, and Investments. A secondary navigation bar lists services such as Illustrations, New Business Submission, New Business Tracking, Individual Policy Servicing (circled in red), Group Pension Servicing, Agency Administration, and Help Getting Started. Other services listed include Pensions, Protection, Support For You, Annuity Copy Statements, and Fund Switching. A red circle highlights the 'Individual Policy Servicing' menu item. Below the navigation, there are several content blocks: 'Fund information' with bullet points, 'Online services' with a list of services, 'Email updates' with a 'Sign up' button, 'On 7 November we launched further improvements to our online services, including:' with a list of features, 'All your literature needs' with a link to the literature library, and 'Try our tools and calculators' with a link to the tools section. The footer contains 'Important legal information | Terms & Conditions'.

Valuations

Based on extensive feedback from advisers, our valuation service has been enhanced and offers several new features to make it easier and simpler for you to use.

Step 1. The first thing you may notice is that the colours have changed on our valuation/policy servicing screens throughout to give it a fresher, younger look.

You will also see that it asks you to input either a Plan Number or Annuity Reference Number as this screen is shared by Annuity Copy Statements.

Customer Search

* Indicates required information.

Please enter either your clients personal details OR one of their plan numbers.

Date of birth and postcode can both be entered but at least one of these must be completed.

First Name:	<input type="text"/>	
Surname:	<input type="text"/>	*
Date of Birth:	<input type="text"/> <input type="text"/> <input type="text"/>	DD/MM/YYYY
Postcode:	<input type="text"/>	

OR

Plan Number or Annuity Reference Number:	<input type="text"/>	*
------------------------------------------	----------------------	---

[CLEAR](#)
[HELP](#)
[GO](#)

Step 2. You will then see a list of your clients Prudential Plans, along with details of any linked plans (for personal pensions). Select the plan you wish to enquire on and click on "Go"

CUSTOMER PLAN LIST

Personal Details

Name	Mr Brian Edward Lockhart				
Address	Somerset House Somerset Court				
Postcode	BS1 3 2SU				
Sex	Male	Date of Birth	20/07/1958		
Marital Status	not known	National Insurance No.			

Plan No	Linked Plan No	Plan Type	Plan Status	Effective Date	Select Policy
XXXXXXXXXX	N/A	Life	In Force	n/a	GO

[BACK TO SEARCH](#)
[HELP](#)
[GO](#)

There are now 3 tabs along the top of the screen. Tabs will show if these services are available, as Transaction History is only available on some product types.

- Valuation
- Policy Details
- Transaction History

The agency number has been added to this screen too but this will only show for the servicing agent not a "Letter Of Authority" advisers.

Click on the "Print Details" button for a full valuation statement.

BOND VALUATIONS

Valuations | Policy Details | Transaction History

Valuations

Plan Details

Agency Number	10000000
Plan Holder(s)	Mr Robert Lockwood
Life/Lives Assured	Robert Robert Lockwood
Plan Type	Investment Bond (Hybrid Bond)
Trustee(s)	No

Valuation Date: [GET UPDATED VALUATION](#)

DD/MM/YYYY

Valuation as on 10/11/2010

Policy Number	Unit Value	Policy Value	Surrender Value (exc MVR)	Surrender Value (inc MVR)
10000000	£ 578,460.63	£ 712,320.11	£ 712,320.13	Not Applicable

Bonus Charge Details as on 10/11/2010

Terminal Bonus	Current Discontinuance Charges	MVR
£ 133,859.48	£ 0.00	£ 0.00

Bid Price date 10/11/2010

Fund Details

Fund Name	Unit Holdings Per Fund	Bid Price of Units	Unit Value Per Fund
OPTIMUM RETURN LWP	230728.991	250.71	£ 578,460.65
Total Unit Value			£ 578,460.65

Insurer Notes

Valuation done at 10/11/2010.
 The values shown are not guaranteed.
 If you need any more information or help most Key Features are available at www.pruadviser.co.uk. If the Key Features you require are not available or you require further information, contact our dedicated call centre.
 The Fund Value is only for the plan number input. Any other plans should be requested separately.
 These figures are to be used by advisers and back office staff only and should not be given to clients in this format.
 If you require a customer pack to include these details please select the print option.

[CUSTOMER SEARCH](#)
[PLAN LIST](#)
[HELP](#)
[PRINT](#)

Policy Details

You can also view the Policy Details by clicking on the Policy Details tab along the top of the page.

Information included on this page is as follows.

- Plan Details
- Basic Contract Information
- Investment Details- Includes all top-ups
- Withdrawal details

You can also print these details by clicking on "Print Details" at the bottom on the screen.

POLICY DETAILS

Valuations | Policy Details | Transaction History

Policy Details

Plan Details

Agency Number	10000000
Plan Holder(s)	Mr Robert Lockwood
Life/Lives Assured	Robert Robert Lockwood
Plan Type	Investment Bond (Hybrid Bond)
Plan Number	10000000
Trustee(s)	No

Basic Contract Information

Product Identifier	Prudence Bond / Prudence Managed Investment Bond Mk1 (Initial Charge)
Plan Status	In Force
Commencement Date	08/05/1991
Exit Penalty (Years)	0
Guarantee Date	n/a
Rolling Guarantee/Roll Ind	N

Premium And Value Details

Total Premium	£ 413,297.00
Automatic Rebalancing	N
Interest Sweep	N

Investment Details

Commencement Date	Investment Premium	Status	Premium
08/05/1991	£ 105,264.00	In Force	£ 103,200.00
10/08/1999	£ 112,263.24	In Force	£ 110,062.00
11/01/2000	£ 25,535.70	In Force	£ 25,035.00
21/03/2000	£ 127,500.00	In Force	£ 125,000.00
12/06/2001	£ 51,000.00	In Force	£ 50,000.00

General Withdrawals Details

Frequency	n/a	Regular Income Basis	n/a
Regular Income Payment Status	n/a	First Regular Income Payment Date	n/a
Total Income Paid	£ 0.00	Next Regular Income Payment Date	n/a
Total Withdrawals	£ 125,000.00		
Total Tax Allowance	5.00 % Calculations		

[CUSTOMER SEARCH](#)
[PLAN LIST](#)
[HELP](#)
[PRINT](#)

Transaction History

You can also view the transaction history for most investment products by clicking on the "Transaction History" button.

This will display the plan's financial transactions and you can filter and sort this data to suit your needs e.g. you can sort into tax year, transaction type, etc., and print a copy for your records.

BOND VALUATIONS

Valuations
Policy Details
Transaction History

Transaction History

Plan Holder(s) MR Brian L... ..

Plan Number XXXXXXXXXX

Filters

Fund Name ▼

=

Equals ▼

FILTER
CLEAR ALL

Fund Name	Transaction Type	Effective Date	Transaction Value	Unit Holding	Fund Price	Tax Year
OPTIMUM RETURN LWP	WITHDRAWAL	26/04/2010	£ 2,137.31	790.52	246.73p	09/10
OPTIMUM RETURN LWP	WITHDRAWAL	31/03/2004	£ 762.23	372.049	203.25p	03/04
OPTIMUM RETURN LWP	WITHDRAWAL	31/03/2004	£ 3,453.32	1694.125	203.25p	03/04
OPTIMUM RETURN LWP	WITHDRAWAL	31/03/2004	£ 5,664.85	2256.733	203.25p	03/04
OPTIMUM RETURN LWP	SINGLE PREMIUM	12/06/2001	£ 51,000.00	26489.378	192.53p	01/02
OPTIMUM RETURN LWP	NOT TAKEN UP	12/06/2001	£ 48,449.07	26489.378	182.9p	01/02
OPTIMUM RETURN LWP	SINGLE PREMIUM	12/06/2001	£ 51,000.00	26489.378	192.53p	01/02
OPTIMUM RETURN LWP	SINGLE PREMIUM	21/08/2000	£ 127,500.00	68707.226	185.57p	00/01
OPTIMUM RETURN LWP	SINGLE PREMIUM	11/01/2000	£ 25,535.70	14172.327	180.18p	01/00
OPTIMUM RETURN LWP	SINGLE PREMIUM	10/06/1999	£ 112,263.24	64212.801	174.83p	99/00
OPTIMUM RETURN LWP	SINGLE PREMIUM	08/05/1991	£ 105,264.00	105032.927	100.22p	91/92

If the plan has more than 100 transactions only the 100 most recent will be shown.

CUSTOMER SEARCH
PLAN LIST
HELP
PRINT

Online Switching Request

Online Switching has become more common in the industry so Prudential have introduced this to PruAdviser within our Individual policy servicing transactions for both Investments and Personal Pensions.

Investments – Flexible Investment Plans & Prudential Investment Plans.

Personal Pensions – Flexible Retirement Plan and Income Drawdown.

Step 1. If the adviser has an approved mandate form then he can answer "Yes" which will then take the user to the funds switch detail page.

If the adviser does not have a valid approved mandate form then he can answer "No" and an error message will be displayed with a link to the literature library where the adviser can find the mandate form.

Fund Switch Request

This online service may only be used for:

- Flexible Investment Plan
- Prudential Investment Plan

For the Prudence Prospects Bond, Prudence Bond or Prudence Managed Investment Bond/Prudence Managed Bond please use the fund switch form PRUF0534.

For all other types of policy use the fund switching form LIGF0010, and form INV6851 for the PruFund Investment Plan.

These forms can be found in the [Literature Library](#) and must be completed by the policyholder.

Have you submitted the form 'Authority for financial adviser to submit Fund Switches' and received confirmation this has been approved?

Yes

No

Before you can submit switch requests for a client you must have submitted the form 'Authority for financial adviser to submit Fund Switches' and have confirmation that this has been approved.

This form can be found in the [Literature Library](#).

Step 2. Onshore Bond Switch Details

- The adviser enters the fund details.
- There will be links to "General" as well as "Important information" for PruFund.

Fund Switch Request - Bond

Policy No(s) ¹	Funds Out		Funds In	
	Enter the Fund(s) from which the switch is to be made and the percentage to be switched. If percentage is not given, 100% will be assumed		Enter the Fund(s) into which the switch is to be made and the percentage split if into more than one Fund. If percentage is not given, the amount available will be split equally between the Funds selected.	
	Fund(s) ²	%	Fund(s) ²	%
123456A	Fund 123	100	Fund 567	100

¹ Only the first policy number in each group should be quoted as all policies within that group will be switched identically.

² If you wish to rebalance the "whole" investment, please write the words "All Funds" in the switch "from" column and specify the appropriate funds in the switch "into" column, ensuring that the final column adds up to 100%.

[Access General Important Information](#)
[Access Important Information for PruFund.](#)

Fund Switch Request - Bond

General Information

Pricing

- If we receive the switch request at our Administration Office in Stirling by mid-day on a working day, we'll process it at the price determined later that day, if we receive it after mid-day, we'll process it at the price determined the next working day. A working day is any day that the London Stock Exchange is open for dealings, and, at our discretion, any day on which it would normally be open but for a temporary closure. Subject to the 28 day notice period applying to switches from the PruFunds as detailed in the PruFund Information.

Assignments

- If the Policy has been assigned, as collateral security, the assignee's agreement to these instructions will be required.

Interest Sweep

- For Flexible Investment Plans where Interest Sweep has been selected any fund switch may affect this option.

Automatic Rebalancing

- For policies where there is an Automatic Rebalancing instruction in operation, this will be applied

Fund Switch Request - Bond

PruFund Information.

Applies to Flexible Investment Plans taken out after 24 April 2005 and all Prudential Investment Plans.

Switches into the PruFund Protected Growth Fund are only possible with Flexible Investment Plans and Prudential Investment Plans taken out between 13 October 2008 and 31 July 2009 and on their Rolling Guarantee date.

Switches into the PruFund Protected Cautious Fund are not permitted at any time.

For any PruFund fund switching request where the plan commenced before 13 October 2008 you must ensure that you read current versions of the following documents prior to submitting your instruction:

- Key Features (Flexible Investment Plan or Prudential Investment Plan as appropriate)
- Policy Provisions (Flexible Investment Plan or Prudential Investment Plan as appropriate)
- Your With-Profits Plan - A Guide to how we manage the fund (WPG0031)

These can be found in the [Literature Library](#).

Step 3

Before submitting the switch request the user has to agree that they have read the Key Features & Fund Guide otherwise they can not submit the request.

If the user does not select the terms and condition check box and clicks on next button, the system generates an error message.

Fund Switch Request - Bond Declaration

Declaration

Policyholders invested in the PruFund funds

For switches out of PruFund funds, except from a protected fund to its corresponding fund, I, on behalf of the policyholder(s), request Prudential to switch existing units on the 28th calendar day (or the next working day if this is not a working day) following receipt of this form at their Administration Office and apply the proceeds as requested. I understand that once this request has been received by you I can not withdraw or replace it. In addition I understand that Prudential reserves the right to refuse, restrict or delay any investment into either of the PruFund funds.

I have read the PruFund notes and supplied the policyholder(s) with the additional documents mentioned in these notes.

Additional information on the funds available can be found in the [Literature Library](#).

I understand that if the switch request I am submitting does not meet the rules detailed in the Policy Provisions, the request will not be processed.

I confirm that having read the Key Features and Fund Guide I understand the information and risks surrounding the fund(s) I am requesting to switch into

Policy Provisions can be found in the [Literature Library](#).

Back
Next

Step 4

The Summary Page will allow the user to review the summary of the switch request and they can always go back if they need to modify the request.

Fund Switch Request - Bond Summary

Please review the switch request summary and click on Submit button to submit the switch request.

Adviser FRN	200002		
Adviser Postcode	RG13AH		
Policy Number	123456A		
	Funds Out		Funds In
Fund	%	Fund	%
Fund 123	100	Fund 567	100

Back
Cancel
Submit

Step 5

- The user will be presented with the option to print what was submitted.
- The system creates a date and time of which the switch was submitted and this is what is used for the price of the units by the processing team.

Fund Switch Request - Bond Summary

The switch request has been submitted

Adviser FRN	200002		
Adviser Postcode	RG13AH		
Policy Number	123456A		
	Funds Out		Funds In
Fund	%	Fund	%
Fund 123	100	Fund 567	100
Switch Request Submitted	10/11/2010 , 11:20:13		

The Output is presented in HTML format.

PRUDENTIAL

Fund Switch Request - Bond

The switch request has been submitted

Adviser FRN	200002		
Adviser Postcode	RG13AH		
Policy Number	123456A		
	Funds Out		Funds In
Fund	%	Fund	%
Fund 123	100	Fund 567	100
Switch Request Submitted	10/11/2010 , 11:20:13		

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Our website is the quickest and easiest route to all the Prudential information you need to help you and your business day to day. It's available whenever you need it.

Pre-Sale Illustrations		New Business Submission		New Business Tracking	
Annuities	✓	Annuities	✓	Annuities	✓
Onshore Bonds	✓	Onshore Bonds	✓	Onshore Bonds	✓
International Bonds	✓	Personal Pension with SIPP	✓	International Bonds	✓
Personal Pension with SIPP	✓	Group Personal Pensions	✓	Personal Pension with SIPP	✓
Group Personal Pensions	✓	Individual Policy Servicing		Group Personal Pensions	✓
Illustrations of Projected Benefits		Onshore Products, Valuations/Policy Details	✓	Occupational Pensions	✓
Personal Pension with SIPP	✓	Onshore Bonds Transactional History	✓	Other Services	
GPP and Group Stakeholder	✓	Annuity Copy Statements	✓	Full Literature Library	✓
		Fund Switching	✓	Fund Performance/Prices	✓
				Prudential News & Information	✓
				Online Agency Setup	✓
				Scheme Administrator/Trustee Access	✓
				Online Contribution Submission (for GPP and Group Stakeholder)	✓
				Online Scheme Servicing (for GPPs and Group Stakeholder)	✓
				Policyholder Access (for GPP and Group Stakeholder)	✓

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Don't forget – we're here to help

You're not alone. Our dedicated eBusiness Helpdesk is available to help you with any questions you have, or problems you encounter. Just call 0808 234 5200, between 8.30am and 6pm, Monday to Friday.

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Calls may be monitored or recorded for quality and security purposes.

As well as the services offered by pruvadviser.co.uk, you can also use the main portals to access a wide range of online services. The tables below show which services we offer with each of the portals.

Illustrations & New Business Submission

	The Exchange		Assureweb		Weblines		Bankhall Online	
Flexible Investment Plan	Illustrations ✓	NB Submission ✓	Illustrations ✓	NB Submission ✓	Illustrations ✓	NB Submission ✓	Illustrations ✓	NB Submission ✓
PruFund Investment Plan	Illustrations ✓	NB Submission ✓	Illustrations ✓	NB Submission ✓	Illustrations ✓	NB Submission ✓	Illustrations ✓	NB Submission ✓

Contract Enquiry (Valuations)

Prudential support industry standard Contract Enquiry links, which allow advisers to have real time valuation data sent direct to their back-office system. We currently have this in place with the following commonly used systems:

- › 1st Software (Adviser Office)
- › Bluecoat Software
- › Durrell Software
- › Exweb Gold
- › Intelliflo (Intelligent Office)
- › JCS
- › Officeweb
- › Plum Software
- › Quay Software
- › SSP Swift
- › True Potential

If you need help with any of these services please contact the eBusiness Helpdesk on **0808 234 5200** or **pruvadviser.helpdesk@prudential.co.uk**

Calls may be monitored or recorded for quality and security purposes.

1. A simple case can be submitted in less than 10 minutes because no re-keying of data is required

The data is re-used from the illustration you've already produced online. You may also be able to retrieve the quotation online even if you originally requested it from our call centre or via one of the leading Industry portals! (Subject to the agency number you have populated on pruvadviser matching the agency number used to produce the quotation.)

2. The client verification checks can be submitted online so there's no need to send your client's original documentation or certified copies

There is no need to send "broker sheets" and take time photocopying applications forms. A simple one page declaration is signed and sent to us if your client pays by cheque, and you can file the completed application form for your own records (the declaration can be printed off after producing a quotation online or it can be downloaded from the literature library on our extranet.)

3. Your client's address can be input quickly and without errors by simply entering the postcode and house name/number

Also if income is requested, your client's bank name and address can be retrieved by simply entering the sort code.

4. When applications are submitted online the processing time is often enhanced leading to the client receiving their documentation sooner which makes your service look particularly good to your client too

If applicable your commission may also be paid quicker. Also the error rate is often reduced and a plan number is generated immediately which makes it easier to track a case and reconcile commission.

5. The application form and online declaration are now produced in a PDF format and they can be populated with the details input during the quotation process

A fully populated application form can also be printed off at the end of the online submission process if required. Also the illustrations are now produced in PDF format which makes it easier to save them and forward them on electronically if required.



www.pruadviser.co.uk

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